

B6 Summary (Official Form 6 - Summary) (12/07)

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **Robert Padula,  
Deborah Padula**

Debtors

Case No. **11-12985**

Chapter **13**

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>700,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>158,521.64</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>2</b>		<b>906,767.13</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>2</b>		<b>11,000.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>4</b>		<b>16,849.13</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>11,225.73</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>10,514.00</b>
Total Number of Sheets of ALL Schedules		<b>20</b>			
Total Assets			<b>858,521.64</b>		
Total Liabilities				<b>934,616.26</b>	

**United States Bankruptcy Court**  
**Eastern District of Virginia**

In re **Robert Padula,**  
**Deborah Padula**

Debtors

Case No. 11-12985

Chapter 13

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>11,000.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
TOTAL	<b>11,000.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>11,225.73</b>
Average Expenses (from Schedule J, Line 18)	<b>10,514.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>14,377.87</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>197,883.04</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>11,000.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>0.00</b>
4. Total from Schedule F		<b>16,849.13</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>214,732.17</b>

B6D (Official Form 6D) (12/07)

In re **Robert Padula,  
Deborah Padula**Case No. **11-12985**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx4232	J		Opened 6/30/06 Last Active 1/31/11				448,399.00	48,399.00
AMERICAN HOME MTG SVCI 1525 S BELT LINE RD COPPELL, TX 75019			home in South Carolina located at 1027 Plantation Road, Greer, South Carolina 29651					
			Value \$ 400,000.00					
Account No. xxxxxxxxx2007	J		Opened 12/27/05 Last Active 2/28/11				381,838.00	81,838.00
AMERICAS SERVICING CO PO BOX 10328 DES MOINES, IA 50306			single family home located ay 109 Stratford Place, Stafford County, Virginia					
			Value \$ 300,000.00					
Account No. x003/1	W		2000 Chrysler LHS 4 door, 103,000 miles, good condition				4,584.09	0.00
Federal Financial Svcs Inc. 4821 Carr Drive Fredericksburg, VA 22408								
			Value \$ 5,100.00					
Account No. xxxxxxxxxxxx8821	J		Opened 11/25/06 Last Active 2/01/11				8,100.00	4,100.00
GEMB/VAUGHAN BASSETT 950 FORRER BLVD KETTERING, OH 45420			Furniture Furniture and furnishings for home in Virginia, including 3 bedroom sets, two tv's, two couches, three chairs, dining room table, hutch, dining room chairs, tv stand; computer, desk, chair, overhead lamp, desk lamp, dishes, glasses,					
			Value \$ 4,000.00					
Subtotal (Total of this page)							842,921.09	134,337.00

1

continuation sheets attached

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Robert Padula,  
Deborah Padula**

Case No. **11-12985**

Debtors

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. <b>xxxxxxxxxx0213</b>			<b>Opened 6/30/06 Last Active 3/01/11</b>					
<b>NAVY FEDERAL CR UNION PO BOX 3700 MERRIFIELD, VA 22119</b>		<b>H</b>	<b>1995 Ford F150 Super Cab Short Bed Truck, 160,000 miles, excellent condition</b>					
			Value \$ <b>1,475.00</b>				<b>300.00</b>	<b>0.00</b>
Account No. <b>xxxxxxxxxxxx0001</b>			<b>Opened 6/11/07 Last Active 1/01/11</b>					
<b>WELLS FARGO BANK NV NA PO BOX 31557 BILLINGS, MT 59107</b>		<b>J</b>	<b>second trust lien  single family home located ay 109 Stratford Place, Stafford County, Virginia</b>					
			Value \$ <b>300,000.00</b>				<b>63,546.04</b>	<b>63,546.04</b>
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							<b>63,846.04</b>	<b>63,546.04</b>
Total (Report on Summary of Schedules)							<b>906,767.13</b>	<b>197,883.04</b>

Sheet **1** of **1** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

B6F (Official Form 6F) (12/07)

In re **Robert Padula,  
Deborah Padula**Case No. **11-12985**

Debtors

**AMENDED  
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.			<b>collection for AT&amp;T Wireless</b>				
<b>Bay Area Credit Service LLC 1901 W. 10th Street Antioch, CA 94509-1380</b>	<b>J</b>				<b>X</b>		<b>238.46</b>
Account No. <b>xxxxxxxxxxxx4139</b>			<b>Opened 10/29/97 Last Active 5/30/09 2005</b>				
<b>CAP ONE PO BOX 85520 RICHMOND, VA 23285</b>	<b>J</b>						<b>4,638.00</b>
Account No. <b>xxxxxxxxxxxx1497</b>			<b>Opened 5/14/02 Last Active 4/01/11</b>				
<b>CAP ONE PO BOX 85520 RICHMOND, VA 23285</b>	<b>J</b>						<b>523.00</b>
Account No. <b>xxxxx2472</b>			<b>Opened 12/04/10 Collection DIRECTV</b>				
<b>CBE GROUP 1309 TECHNOLOGY PKWY CEDAR FALLS, IA 50613</b>	<b>W</b>						<b>668.00</b>
Subtotal (Total of this page)							<b>6,067.46</b>

3 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert Padula,  
Deborah Padula**

Case No. **11-12985**

Debtors

**AMENDED**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx4624  <b>FREDERICKSBURG CR BUR</b> <b>10506 WAKEMAN DR</b> <b>FREDERICKSBURG, VA 22407</b>	H	<b>Opened 8/22/08 Last Active 2/01/08</b> <b>Collection FRED. EMERGENCY MED</b>  <b>Creditor billed \$270.00. Debtors do not believe</b> <b>this is their debt</b>			X	0.00
Account No. xxxxxxxxxxxx7175  <b>GEMB/GE MONEY BANK LOW</b> <b>PO BOX 103065</b> <b>ROSWELL, GA 30076</b>	H	<b>Opened 8/31/06 Last Active 12/06/10</b> <b>ChargeAccount</b>				1,250.00
Account No.  <b>Glasser &amp; Glasser, PLC</b> <b>PO Box 3400</b> <b>Norfolk, VA 23514</b>	J	<b>collection for LVNV Funding LLC successor by</b> <b>assignment to Citibank - warrant in debt -</b>				2,382.00
Account No.  <b>Pender &amp; Coward</b> <b>Sarah Zecca Esq.</b> <b>222 Central Park Avenue</b> <b>Virginia Beach, VA 23462</b>	J	<b>collection for DLA debt collector</b>				3,665.67
Account No. xxxxxxxxxxxx2721  <b>THD/CBSD</b> <b>PO BOX 6497</b> <b>SIOUX FALLS, SD 57117</b>	J	<b>Opened 4/04/05 Last Active 4/01/11</b> <b>ChargeAccount</b>				1,728.00
Sheet no. <u>1</u> of <u>3</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>9,025.67</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert Padula,  
Deborah Padula**

Case No. **11-12985**

Debtors

**AMENDED**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>xxxxxxx9926; xxxxxxx9926</b>  <b>U S A FUNDS</b> <b>PO BOX 6180</b> <b>INDIANAPOLIS, IN 46206</b>		<b>Opened 6/04/10 Last Active 5/01/09</b> <b>Collection WELLS FARGO BANK N.A -</b>  <b>W THIS DEBT HAS BEEN PAID IN FULL.</b> <b>CREDITOR SEEKS \$12,674.00</b>			<b>X</b>	<b>0.00</b>	
Account No. <b>xxxxxxx9926</b>  <b>U S A FUNDS</b> <b>PO BOX 6180</b> <b>INDIANAPOLIS, IN 46206</b>		<b>Opened 6/04/10 Last Active 5/01/09</b> <b>Collection WELLS FARGO BANK N.A</b>  <b>W THIS DEBT HAS BEEN PAID IN FULL.</b> <b>CREDITOR SEEKS \$8,317.00</b>			<b>X</b>	<b>0.00</b>	
Account No. <b>xxxxxxx9926</b>  <b>U S A FUNDS</b> <b>PO BOX 6180</b> <b>INDIANAPOLIS, IN 46206</b>		<b>Opened 6/04/10 Last Active 5/01/09</b> <b>Collection WELLS FARGO BANK N.A</b>  <b>W THIS DEBT HAS BEEN PAID IN FULL.</b> <b>CREDITOR SEEKS \$7,921.00</b>			<b>X</b>	<b>0.00</b>	
Account No. <b>xxxxxxx9926</b>  <b>U S A FUNDS</b> <b>PO BOX 6180</b> <b>INDIANAPOLIS, IN 46206</b>		<b>Opened 6/04/10 Last Active 5/01/09</b> <b>Collection WELLS FARGO BANK N.A</b>  <b>W THIS DEBT HAS BEEN PAID IN FULL.</b> <b>CREDITOR SEEKS \$6,812.00</b>			<b>X</b>	<b>0.00</b>	
Account No. <b>xxxxxxx9926</b>  <b>U S A FUNDS</b> <b>PO BOX 6180</b> <b>INDIANAPOLIS, IN 46206</b>		<b>Opened 6/04/10 Last Active 5/01/09</b> <b>Collection WELLS FARGO BANK N.A</b>  <b>W THIS DEBT HAS BEEN PAID IN FULL.</b> <b>CREDITOR SEEKS \$6,258.00</b>			<b>X</b>	<b>0.00</b>	
Sheet no. <b>2</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page) <b>0.00</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Robert Padula,  
Deborah Padula**

Case No. **11-12985**

Debtors

**AMENDED**

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>xxxx2470</b>  <b>VERIZON VIRGINIA INC</b> <b>500 TECHNOLOGY DR</b> <b>WELDON SPRING, MO 63304</b>		<b>H</b>	<b>Opened 5/29/97 Last Active 2/01/09</b> <b>ChargeAccount</b>			<b>231.00</b>
Account No. <b>xxxxxxxxxx0001</b>  <b>VERIZON WIRELESS</b> <b>1 VERIZON PL</b> <b>ALPHARETTA, GA 30004</b>		<b>H</b>	<b>Opened 5/12/07 Last Active 1/01/09</b> <b>Collection</b>			<b>538.00</b>
Account No. <b>xxxxxx9970</b>  <b>WELLS FARGO BANK</b> <b>PO BOX 10438</b> <b>DES MOINES, IA 50306</b>		<b>J</b>	<b>Opened 10/25/91 Last Active 4/07/11</b>			<b>987.00</b>
Account No.						
Account No.						
Account No.						
Sheet no. <b>3</b> of <b>3</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page)  <b>Total</b> (Report on Summary of Schedules)
						<b>1,756.00</b>
						<b>16,849.13</b>



B6I (Official Form 6I) (12/07)

In re **Robert Padula**  
**Deborah Padula**Case No. **11-12985**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>son</b> <b>granddaughter</b> <b>granddaughter</b>	AGE(S): <b>32</b> <b>6</b> <b>8</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>retired</b>	<b>manager</b>
Name of Employer	<b>Retired</b>	<b>Central Intelligence Agency</b>
How long employed		<b>16 years, 0 months</b>
Address of Employer		<b>Langley, VA</b>

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <b>0.00</b>	\$ <b>10,193.73</b>
2. Estimate monthly overtime	\$ <b>0.00</b>	\$ <b>0.00</b>

3. SUBTOTAL

\$ <b>0.00</b>	\$ <b>10,193.73</b>
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4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security	\$ <b>267.95</b>	\$ <b>2,582.84</b>
b. Insurance	\$ <b>0.00</b>	\$ <b>0.00</b>
c. Union dues	\$ <b>0.00</b>	\$ <b>0.00</b>
d. Other (Specify) <u><b>See Detailed Income Attachment</b></u>	\$ <b>291.06</b>	\$ <b>731.55</b>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <b>559.01</b>	\$ <b>3,314.39</b>
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <b>-559.01</b>	\$ <b>6,879.34</b>
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7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <b>0.00</b>	\$ <b>0.00</b>
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8. Income from real property

\$ <b>0.00</b>	\$ <b>0.00</b>
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9. Interest and dividends

\$ <b>0.00</b>	\$ <b>0.00</b>
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10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <b>0.00</b>	\$ <b>0.00</b>
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11. Social security or government assistance  
(Specify): **social security**

\$ <b>1,505.40</b>	\$ <b>0.00</b>
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12. Pension or retirement income

\$ <b>0.00</b>	\$ <b>0.00</b>
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13. Other monthly income

(Specify): \_\_\_\_\_

\$ <b>3,400.00</b>	\$ <b>0.00</b>
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\$ <b>0.00</b>	\$ <b>0.00</b>
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\$ <b>0.00</b>	\$ <b>0.00</b>
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14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <b>4,905.40</b>	\$ <b>0.00</b>
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <b>4,346.39</b>	\$ <b>6,879.34</b>
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <b>11,225.73</b>
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(Report also on Summary of Schedules and, if applicable, on  
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6I (Official Form 6I) (12/07)

In re **Robert Padula**  
**Deborah Padula**

Case No. **11-12985**

Debtor(s)

**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED**  
**Detailed Income Attachment**

**Other Payroll Deductions:**

<b>Retirement TSP contribution</b>	<b>\$ 0.00</b>	<b>\$ 650.00</b>
<b>OPM retirement tax deduction for future pension</b>	<b>\$ 0.00</b>	<b>\$ 81.55</b>
<b>student loan deduction from social security</b>	<b>\$ 225.00</b>	<b>\$ 0.00</b>
<b>Deduction for retiree health (Dental)</b>	<b>\$ 66.06</b>	<b>\$ 0.00</b>
<b>Total Other Payroll Deductions</b>	<b>\$ 291.06</b>	<b>\$ 731.55</b>

B6J (Official Form 6J) (12/07)

In re **Robert Padula**  
**Deborah Padula**Case No. **11-12985**

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -  
AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$	<b>4,644.00</b>
a. Are real estate taxes included?	Yes <u><b>X</b></u>	No <u>      </u>	
b. Is property insurance included?	Yes <u>      </u>	No <u><b>X</b></u>	
2. Utilities:		\$	<b>250.00</b>
a. Electricity and heating fuel		\$	<b>50.00</b>
b. Water and sewer		\$	<b>180.00</b>
c. Telephone		\$	<b>140.00</b>
d. Other <u><b>cable, internet, home phone</b></u>		\$	<b>200.00</b>
3. Home maintenance (repairs and upkeep)		\$	<b>1,100.00</b>
4. Food		\$	<b>100.00</b>
5. Clothing		\$	<b>50.00</b>
6. Laundry and dry cleaning		\$	<b>100.00</b>
7. Medical and dental expenses		\$	<b>650.00</b>
8. Transportation (not including car payments)		\$	<b>150.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<b>100.00</b>
10. Charitable contributions		\$	<b>300.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		\$	<b>225.00</b>
a. Homeowner's or renter's		\$	<b>125.00</b>
b. Life		\$	<b>600.00</b>
c. Health		\$	<b>0.00</b>
d. Auto		\$	
e. Other <u>      </u>		\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		\$	<b>75.00</b>
(Specify) <u><b>personal property taxes</b></u>		\$	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		\$	
a. Auto		\$	<b>250.00</b>
b. Other <u><b>Furniture Payment</b></u>		\$	<b>225.00</b>
c. Other <u>      </u>		\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others		\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home		\$	<b>500.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<b>0.00</b>
17. Other <u><b>utilities for South Carolina home</b></u>		\$	<b>500.00</b>
Other <u>      </u>		\$	<b>0.00</b>

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$	<b>10,514.00</b>
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19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

**Mrs. Padula will retire in December 2012**

**20. STATEMENT OF MONTHLY NET INCOME**

a. Average monthly income from Line 15 of Schedule I	\$	<b>11,225.73</b>
b. Average monthly expenses from Line 18 above	\$	<b>10,514.00</b>
c. Monthly net income (a. minus b.)	\$	<b>711.73</b>

United States Bankruptcy Court  
Eastern District of Virginia

In re **Robert Padula**  
**Deborah Padula**

Debtor(s)

Case No. **11-12985**  
Chapter **13**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: \_\_\_\_]  
Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on \_\_\_\_.\*]
- ☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C - Property Claimed as Exempt
- ☒ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ Creditor(s) added ☐ Creditor(s) deleted
- ☒ Change in amounts owed or classification of debt
- ☐ No pre-petition creditors added/deleted, or amounts owed or classification of debt changed. [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ Post-petition creditors added (Schedule of Unpaid Debts)
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☒ Schedule I - Current Income of Individual Debtor(s)
- ☒ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.  
\*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database. ]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: \_\_\_\_

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: \_\_\_\_.

Date: **July 21, 2011**

**/s/ Martin C. Conway**

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: **34334**

Mailing Address: **Pesner Kawamoto ConwayPLC**  
**7926 Jones Branch Drive, Suite 930**  
**McLean, VA 22102**

Telephone No.: **703-506-9440**

I, **Robert Padula , Deborah Padula** certify under penalty of perjury that the amended forms herein are accurate and true to the best of my knowledge and belief.

Date: **July 21, 2011**

**/s/ Robert Padula**

**/s/ Deborah Padula**

**United States Bankruptcy Court  
Eastern District of Virginia**

In re **Robert Padula  
Deborah Padula**

Debtor(s)

Case No. **11-12985**  
Chapter **13**

**AMENDED  
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date **July 21, 2011**

Signature **/s/ Robert Padula**  
**Robert Padula**  
Debtor

Date **July 21, 2011**

Signature **/s/ Deborah Padula**  
**Deborah Padula**  
Joint Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571